

## UNITED STATES BANKRUPTCY COURT

Eastern District of Missouri (St. Louis)

In re Linda Marie Thake

Debtor

Case No. 12-42055

Chapter 13

**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.

Court claim no. (if known): 3

Last four digits of any number you  
use to identify the debtor's account:

0771

Date of payment change:

Must be at least 21 days after date of this notice

10/01/2013

New total payment:

Principal, interest, and escrow, if any

\$827.29

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?



No



Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$272.56

New escrow payment: \$290.38

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_


#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Andrew Edwards Date 08/06/2013  
AVP BANKRUPTCY SPECIALIST

Print: Andrew Edwards Title AVP BANKRUPTCY SPECIALIST

Company Bank of America, N.A.

Address 7105 CORPORATE DR  
PLANO , TX 75024

Specific Contact Information:

Phone: 469-201-9555

Email: andrew.edwards@bankofamerica.com

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UNITED STATES BANKRUPTCY COURT

Eastern District of Missouri (St. Louis)

Chapter 13 No. 12-42055

Judge: Judge Kathy A. Surratt-States

In re:

Linda Marie Thake

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on August 06, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Linda Marie Thake  
4058 Humphrey St  
St Louis, MO 63116

Debtor's Attorney: Ross H. Briggs  
Post Office Box 58628  
St. Louis, MO 63158

Trustee: John V. LaBarge, Jr  
Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143

/s/ Bill Taylor

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Authorized Agent



Customer Service  
PO Box 5170  
Simi Valley, CA 93062-5170

Notice Date: 07/17/2013

Account No.: [REDACTED]

Property address:  
4058 Humphrey St.  
Saint Louis, MO 63116

1 of 6

0057351 01 AB 0.381 \*\*AUTO T6 0 0773 63116-3823  
MSO L1 AG 074-----0-2-9B C0000077 IN 1 P57408  
LINDA M THAKE  
4058 Humphrey St  
Saint Louis MO 63116-3823



#### IMPORTANT MESSAGE ABOUT YOUR LOAN

Enclosed is an escrow analysis for your loan. The purpose of this notification is to advise you that the escrow portion of your payment is changing to \$290.38 effective October 01, 2013. This notification is for informational purposes only. Your next billing statement will arrive shortly.

#### ADDITIONAL INFORMATION

Principal balance	\$116,549.05
Unapplied funds	\$855.90

This informational notice is being sent to the following borrowers at address set forth above in reference to the chapter 13 bankruptcy filing: LINDA M THAKE

#### WHAT YOU NEED TO DO

Please keep this notification for your records.

#### THANK YOU FOR YOUR BUSINESS

For additional information regarding your escrow analysis, or any other account details, call 1.800.669.5224, Monday-Friday 7a.m. - 7p.m. Local Time.





Bank of America



Home Loans

Property address  
4058 Humphrey St.

Linda M Thake

## ESCROW ACCOUNT REVIEW

### ESCROW EXPLAINED

This escrow statement is being sent for **informational purposes only**. It should not be construed as an attempt to collect a debt or to modify the terms of your chapter 13 plan. Note that your chapter 13 bankruptcy plan may provide for the Trustee to pay escrow amounts outstanding on your loan as of the date you filed your bankruptcy case or may otherwise provide for the Trustee to pay amounts due to escrow. Part of your monthly loan payment goes into an account to pay for your property taxes and insurance premiums. During the year, payments are made out of this account when tax or insurance bills come due. This notice describes any changes needed in your monthly payment to maintain enough money in your escrow account to pay these bills. In our step-by-step analysis, we determine the data shown below to calculate your new escrow payment.

**If this is your first escrow statement after filing your chapter 13 bankruptcy**, this escrow account review was performed as of the date that you filed for bankruptcy and your new monthly escrow payment has been calculated in accordance with applicable bankruptcy law. The amount shown in the Summary section below as the New monthly home loan payment is the updated and correct amount due for the month shown. If you previously received a monthly coupon for the same due date, the payment amount below is intended to replace the coupon you previously received, as the coupon was prepared and sent before we had notice of your chapter 13 bankruptcy filing. If you are making your monthly mortgage payments under your chapter 13 plan, please send the New monthly home loan payment amount shown below.

**If this is an annual escrow statement provided during your chapter 13 bankruptcy**, we have prepared this escrow statement to track your escrow obligations during the period when you are making payments under the terms of your chapter 13 plan.

**If you have filed a chapter 13 plan that provides for maintaining your home**, our step-by-step analysis is based on the assumption that you will be making your chapter 13 plan payments, including plan payments to cure amounts due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan. If you are unable to complete your plan payments and your case is dismissed, converted to a chapter 7, or the automatic stay is lifted, then your monthly escrow payment will need to be recalculated to account for the cure amounts still due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan.

See below for:

- an in-depth explanation of each step of your escrow analysis
- side-by-side comparison of last year's projected and actual data

### SUMMARY

Base amount needed (see Step 1)	The expected monthly amount needed to pay your property taxes and insurance premiums	\$258.09
Shortage payment (see Step 2)	The monthly amount you must pay into your escrow account to keep the balance from falling below zero during the year	\$32.29
Reserve requirement (see Step 3)	The monthly amount allowed by federal law for unexpected tax and insurance increases and other costs	\$0.00
<b>New monthly escrow payment (see Step 4)</b>		<b>\$290.38</b>
<b>New monthly home loan payment effective 10/2013 (see Step 4)</b>		<b>\$827.29</b>

In future escrow analyses, Bank of America, N.A., reserves the right to assess the amount allowed by federal law for unexpected tax and insurance increases and other costs.

### HOW WE CALCULATE YOUR ESCROW PAYMENT

#### STEP 1

#### Determine base amount needed for the year

Escrow items	Amount needed	Frequency in months	Monthly amount needed
Homeowners insurance	\$1,246.00	12	\$103.83
City taxes	1,268.82	12	105.74
Monthly PMI	48.52	1	48.52
<b>Total monthly base payment amount</b>			<b>\$258.09</b>

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

#### You can make your payment:

- By automatic draft payment using PayPlan
- Online at [www.bankofamerica.com](http://www.bankofamerica.com)
- By phone - call 1.800.669.6607
- At any Bank of America Banking Center
- By mail using the enclosed envelope

- Make your check payable to Bank of America, N.A.
- Please write your loan number on the check or money order
- Include this payment coupon with your check (do not staple your check to the coupon)
- Please do not send cash or include correspondence

Loan Number [REDACTED]  
Linda M Thake  
4058 Humphrey St.  
Saint Louis, MO 63116

(1)

Escrow shortage due: **Oct 1, 2013** **\$1,549.92**

0773

Bank of America, N.A.  
PO BOX 650070  
DALLAS, TX 75265-0070



N/A	
N/A	
Total amount enclosed	



**STEP 2****Determine lowest projected balance**

In the chart located below, we project the amounts you will pay into your escrow account next year and the amounts we will pay out for your insurance and tax bills. Remember, these figures are only projections and may not reflect the actual payments made at the time they are due.

Month	Escrow deposit(s)	Tax payment(s)	Insurance payment(s)	MIP/PMI payment(s)	Balance
<b>Post-Petition Beginning balance</b>					<b>\$336.19</b>
October 2013	258.09			48.52	545.76
November 2013	258.09	1,268.82		48.52	-513.49
December 2013	258.09		1,246.00	48.52	-1,549.92 *
January 2014	258.09			48.52	-1,340.35
February 2014	258.09			48.52	-1,130.78
March 2014	258.09			48.52	-921.21
April 2014	258.09			48.52	-711.64
May 2014	258.09			48.52	-502.07
June 2014	258.09			48.52	-292.50
July 2014	258.09			48.52	-82.93
August 2014	258.09			48.52	126.64
September 2014	258.09			48.52	336.21
<b>Post-Petition Ending balance</b>					<b>\$336.21</b>
<b>*Lowest projected balance</b>					<b>-\$1,549.92</b>
<b>Shortage payment amount</b>					<b>\$32.29</b>

The Post-Petition Beginning and Ending balances above are projected balances, which assume that all payments due under your chapter 13 bankruptcy plan will be made, including your regularly scheduled mortgage payments due after the bankruptcy filing and all plan payments to cure amounts due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan.

You, of course, have the option to pay your anticipated shortage in full. (See Step 4 for more information.)

**STEP 3****Determine reserve requirement**

Federal law allows for the collection of a reserve amount to maintain a cushion for unexpected tax and/or insurance increases and other costs. The reserve used for this period is shown below.

Lowest projected balance (see step 2 above)	-\$1,549.92	
Total reserve requirement (00.0% of the base amount) *	.00	
Additional amounts required	.00	
<b>Monthly reserve requirement (\$0.00 divided by 48)</b>		<b>\$0.00</b>
<b>Potential overage</b>	<b>\$0.00</b>	

\* Base amount equals the total of payments anticipated to be paid out of the escrow account during the year but excludes Private Mortgage Insurance (PMI) or MIP amounts.

**STEP 4****Determine monthly payments****Calculation of monthly escrow payments**

Base amount needed for taxes and/or insurance (see Step 1)	\$258.09
Shortage payment (see Step 2)	32.29
Reserve requirement (see Step 3)	.00
<b>Total monthly escrow payment</b>	<b>\$290.38</b>

**Calculation of monthly home loan payment**

Principal and/or interest	\$536.91
<b>Total monthly escrow payment</b>	<b>290.38</b>



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Home Loans

STEP 4

Determine monthly payments - continued

Total monthly home loan payment effective 10/2013

\$827.29

If you choose to pay your shortage in full, your payment will be reduced by the shortage amount of \$32.29, leaving you with a payment of \$795.00.

LAST YEAR  
IN REVIEW

Current analysis compared to previous

Monthly

Amount needed for taxes and insurance

Last analysis

This analysis

Homeowners insurance	\$96.75	\$103.83
City taxes	101.73	105.74
Monthly PMI	48.52	48.52
Total base escrow payment	\$247.00	\$258.09
Shortage payment	18.97	32.29
Reserve requirement	6.59	.00
Rounding amount	.00	.00
<b>Monthly escrow payment</b>	<b>\$272.56</b>	<b>\$290.38</b>
Principal and/or interest	\$670.29	\$536.91
Monthly escrow payment	272.56	290.38
<b>Total payment amount</b>	<b>\$942.85</b>	<b>\$827.29</b>

Summary of escrow change

As shown, your base escrow amount increased. Your reserve percentage decreased. Your reserve payment decreased. The result of these factors caused your total escrow payment to increase. Additionally, you were left with a(n) shortage.

A side-by-side comparison of last year's projected escrow account activity and actual activity can be found below.

Last year's escrow payments

If you have recently filed a chapter 13 bankruptcy, then we have provided below a side-by-side comparison of your prior projected escrow account activity to the actual account activity.

If this is an annual escrow statement provided during your chapter 13 bankruptcy, then the projected escrow account activity below was performed in accordance with the terms of your chapter 13 plan. At the same time, we also maintained a separate accounting that reflected your escrow account activity as would be provided under the terms of your loan documents outside of bankruptcy (shown below under the heading "Actual"). The Actual escrow activity includes both the receipt of your regular monthly mortgage payments to escrow and any cure payments made under the terms of your chapter 13 plan for escrow amounts due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan. Below is the side-by-side comparison of the plan projected activity to the actual activity for last year. Upon the completion of your chapter 13 plan, if all payments due under the chapter 13 plan are received and taxes and insurance were paid in the amounts anticipated then the projected and actual ending balances should match. If you are unable to complete your chapter 13 plan payments and your case is dismissed, converted to a chapter 7, or the automatic stay is lifted, then the actual accounting shown below will be used in performing your next escrow analysis.

Projected

Actual

Date	Activity	Paid In	Paid Out	Balance	Date	Activity	Paid In	Paid Out	Balance
	<b>Beginning balance</b>			<b>\$1,397.53</b>		<b>Beginning balance</b>			<b>\$162.53</b>
	Esc/Refund	-749.40		648.13	10/10/2012	PMI payment		48.52	114.01
10/01/2012	Oct Payment	272.56		920.69	10/15/2012	May Payment	247.00		361.01
10/02/2012	Monthly PMI		48.52	872.17	11/02/2012	City tax pmt		1,268.82	-907.81
11/01/2012	Nov Payment	272.56		1,144.73	11/15/2012	Jun Payment	247.00		-660.81
11/02/2012	Monthly PMI		48.52	1,096.21	11/16/2012	PMI payment		48.52	-709.33
11/02/2012	City taxes		1,220.76	-124.55	11/19/2012	Homeowners ins pmt		1,246.00	-1,955.33
12/01/2012	Dec Payment	272.56		148.01	12/11/2012	PMI payment		48.52	-2,003.85
12/02/2012	Homeowners insurance		1,161.00	-1,012.99	12/21/2012	Jul Payment	247.00		-1,756.85
12/02/2012	Monthly PMI		48.52	-1,061.51 *	01/11/2013	PMI payment		48.52	-1,805.37
01/01/2013	Jan Payment	272.56		-788.95	01/18/2013	Aug Payment	247.00		-1,558.37
01/02/2013	Monthly PMI		48.52	-837.47	02/08/2013	PMI payment		48.52	-1,606.89
02/01/2013	Feb Payment	272.56		-564.91	02/21/2013	Sep Payment	247.00		-1,359.89
02/02/2013	Monthly PMI		48.52	-613.43	03/11/2013	PMI payment		48.52	-1,408.41
03/01/2013	Mar Payment	272.56		-340.87	03/25/2013	Oct Payment	272.56		-1,135.85
03/02/2013	Monthly PMI		48.52	-389.39	04/10/2013	PMI payment		48.52	-1,184.37
04/01/2013	Apr Payment	272.56		-116.83	04/25/2013	Nov Payment	272.56		-911.81
04/02/2013	Monthly PMI		48.52	-165.35	04/29/2013	Payment reversal	-272.56		-1,184.37
05/01/2013	May Payment	272.56		107.21	04/30/2013	Payment reversal	-272.56		-1,456.93
05/02/2013	Monthly PMI		48.52	58.69	04/29/2013	Payment reversal	-247.00		-1,703.93
06/01/2013	Jun Payment	272.56		331.25	04/29/2013	Payment reversal	-247.00		-1,950.93
06/02/2013	Monthly PMI		48.52	282.73	04/29/2013	Payment reversal	-247.00		-2,197.93
07/01/2013	Jul Payment	272.56		555.29	04/29/2013	Payment reversal	-247.00		-2,444.93
07/02/2013	Monthly PMI		48.52	506.77	04/29/2013	Payment reversal	-247.00		-2,691.93 *
08/01/2013	Aug Payment	272.56		779.33	04/30/2013	Oct Payment	272.56		-2,419.37
08/02/2013	Monthly PMI		48.52	730.81	04/30/2013	Nov Payment	272.56		-2,146.81
09/01/2013	Sep Payment	272.56		1,003.37	04/30/2013	Dec Payment	272.56		-1,874.25
09/02/2013	Monthly PMI		48.52	954.85	04/30/2013	Jan Payment	272.56		-1,601.69
10/01/2013	Oct Payment	272.56		1,227.41	04/30/2013	Feb Payment	272.56		-1,329.13
10/02/2013	Monthly PMI		48.52	1,178.89	04/30/2013	Mar Payment	272.56		-1,056.57
	<b>Ending balance</b>			<b>\$1,178.89</b>	04/30/2013	Apr Payment	272.56		-784.01
					05/02/2013	Payment reversal	-272.56		-1,056.57
					05/02/2013	Payment reversal	-272.56		-1,329.13
					05/02/2013	Payment reversal	-272.56		-1,601.69
					05/02/2013	Payment reversal	-272.56		-1,874.25



**Last year's escrow payments - cont.**

<b>Projected</b>					<b>Actual</b>				
<i>Date</i>	<i>Activity</i>	<i>Paid In</i>	<i>Paid Out</i>	<i>Balance</i>	<i>Date</i>	<i>Activity</i>	<i>Paid In</i>	<i>Paid Out</i>	<i>Balance</i>
					05/02/2013	Payment reversal	-272.56		-2,146.81
					05/02/2013	Payment reversal	-272.56		-2,419.37
					05/02/2013	Payment reversal	-272.56		-2,691.93 *
					05/03/2013	Oct Payment	272.56		-2,419.37
					05/03/2013	Nov Payment	272.56		-2,146.81
					05/03/2013	Dec Payment	272.56		-1,874.25
					05/03/2013	Jan Payment	272.56		-1,601.69
					05/03/2013	Feb Payment	272.56		-1,329.13
					05/03/2013	Mar Payment	272.56		-1,056.57
					05/03/2013	Apr Payment	272.56		-784.01
					05/14/2013	PMI payment		48.52	-832.53
					05/28/2013	May Payment	272.56		-559.97
					06/12/2013	Jun Payment	272.56		-287.41
					06/12/2013	PMI payment		48.52	-335.93
					07/11/2013	PMI payment		48.52	-384.45
					07/17/2013	Jul Payment	272.56		-111.89 P
					07/17/2013	Aug Payment	272.56		160.67 P
					08/01/2013	Monthly PMI		48.52	112.15 P
					09/02/2013	Monthly PMI		48.52	63.63 P
						<b>Ending balance</b>			<b>\$63.63</b>

\* Lowest projected balance

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

In performing the projection above, Bank of America, N.A. assumed that all regularly scheduled mortgage payments would be made that were due prior to the projection period.

